

TOP 50 TABLES

THE KEY FINANCIAL INFORMATION FROM THE LEADING INSURERS, RANKING BY GWP

#	Parent	Company	Standard & Poor's financial strength rating at 15 October 2009	2008 figures: Gross written premium (GWP) £000s	Net written premium (NWP) £000s	NWP/GWP	Prior-year loss reserve movement £000s	Underwriting profit £000s	Adjusted shareholders' funds (ASF) £000s	NWP / ASF	Reported loss ratio	Reported combined ratio	Accident year loss ratio	Accident year combined ratio	(Property + equities) / ASF	Technical reserves / liquid assets	Technical reserves / NWP	Loss reserves / NWP
1	Lloyd's		A+/Stable/--	17,985,000	14,217,000	79.0%	(1,300,000)	1,198,000	14,182,000	100.2%	61.4%	90.4%	70.8%	100.0%	32.0%	76.3%	237.2%	196.4%
2	Aviva plc	Aviva International Insurance plc	AA-/Negative/--	4,194,952	4,000,710	95.4%	141,730	(421,690)	1,937,047	206.5%	70.7%	110.8%	67.7%	107.9%	37.4%	159.6%	127.7%	97.9%
		Aviva Insurance UK Ltd	AA-/Negative/--	3,361,303	1,035,456	30.8%	(41,664)	(65,068)	1,005,239	103.0%	69.9%	114.3%	72.8%	108.3%	9.8%	145.5%	142.3%	122.3%
		Gresham Insurance Co Ltd	-	269,148	2,169	0.8%	1,337	832	81,674	2.7%	61.6%	61.6%	0.0%	0.0%	0.0%	(99.2%)	(1031.9%)	528.2%
	Total			7,825,403	5,038,335	64.4%	101,403	(485,926)	3,023,960	166.6%	70.5%	111.5%	68.9%	107.9%	27.2%	154.8%	130.2%	103.1%
3	The Royal Bank of Scotland plc	Direct Line Insurance plc	NR	1,714,019	1,685,945	98.4%	20,694	139,536	669,001	252.0%	73.0%	91.6%	71.8%	90.5%	104.6%	94.2%	126.1%	82.9%
		UK Insurance Ltd	NR	1,196,437	1,155,437	96.6%	(87,771)	(11,127)	623,245	185.4%	70.7%	102.3%	78.0%	108.2%	0.1%	81.1%	153.4%	102.8%
		Churchill Insurance Co Ltd	NR	1,122,696	1,090,997	97.2%	(8,197)	46,426	780,743	139.7%	64.4%	95.3%	65.2%	96.4%	0.2%	70.6%	118.6%	78.9%
		National Insurance and Guarantee Corp (The) Ltd	BBBpi/--/--	748,696	713,840	95.3%	(87,690)	(41,043)	564,132	126.5%	71.3%	108.3%	82.5%	116.1%	0.0%	75.1%	181.2%	145.7%
	Total			4,781,848	4,646,219	97.2%	(162,964)	133,792	2,637,121	176.2%	70.2%	97.7%	73.6%	100.5%	26.6%	81.1%	139.6%	96.5%
4	AIG	AIG UK Ltd	A+/Negative/--	4,372,891	2,312,399	52.9%	20,496	(54,977)	1,111,586	208.0%	77.1%	98.4%	76.8%	102.8%	2.1%	69.1%	85.5%	69.8%
		HSB Engineering Insurance Ltd	NR	53,576	32,505	60.7%	3,709	(2,406)	88,156	36.9%	67.9%	109.2%	57.1%	96.2%	7.2%	46.1%	170.5%	111.4%
	Total			4,433,667	2,351,235	53.0%	24,093	(53,374)	1,622,427	144.9%	76.8%	98.3%	76.2%	102.4%	1.8%	61.6%	86.5%	70.2%
5	RSA Group	Royal & Sun Alliance Insurance plc	A/Stable/--	3,937,615	3,245,727	82.4%	(258,543)	8,264	2,694,838	120.4%	65.7%	101.0%	74.0%	108.3%	38.6%	121.7%	216.2%	167.6%
	Total			3,937,615	3,245,727	82.4%	(258,543)	8,264	2,694,838	120.4%	65.7%	101.0%	74.0%	108.3%	38.6%	121.7%	216.2%	167.6%
6	AXA	AXA Insurance Group *		3,035,825	2,922,695	96.3%	(138,234)	(11,845)	988,500	295.7%	65.1%	101.7%	69.9%	106.3%	63.5%	104.9%	132.7%	98.2%
		AXA Art Insurance Ltd	Api/--/--	22,227	16,814	75.6%	(725)	2,493	14,439	116.4%	28.8%	80.7%	33.4%	88.7%	0.0%	46.5%	67.5%	32.5%
	Total			3,058,052	2,939,509	96.1%	(138,959)	(9,352)	1,002,939	293.1%	64.9%	101.6%	69.7%	106.2%	62.6%	104.5%	132.3%	97.8%
7	Zurich Financial Services	Zurich Insurance Company	-	2,312,196	2,140,012	92.6%	(105,073)	5,623	572,744	373.6%	73.3%	101.7%	77.5%	105.4%	117.2%	85.9%	251.1%	210.6%
	Total			2,323,056	2,143,056	92.3%	(94,566)	(37,287)	1,242,239	172.5%	73.7%	103.6%	77.4%	105.3%	65.0%	80.1%	254.9%	214.4%
8	ACE	ACE European Group Ltd	A+/Positive/--	1,962,746	787,566	40.1%	(89,055)	(11,540)	689,245	114.3%	66.7%	101.4%	80.6%	114.1%	2.6%	78.7%	233.0%	197.3%
	Total			1,962,746	787,566	40.1%	(89,055)	(11,540)	689,245	114.3%	66.7%	101.4%	80.6%	114.1%	2.6%	78.7%	233.0%	197.3%
9	Bupa	Bupa Insurance Ltd	-	1,934,303	1,927,439	99.6%	(33,651)	124,929	464,462	415.0%	80.3%	93.1%	82.1%	95.3%	50.5%	91.0%	54.0%	12.2%
	Total			1,934,303	1,927,439	99.6%	(33,651)	124,929	464,462	415.0%	80.3%	93.1%	82.1%	95.3%	50.5%	91.0%	54.0%	12.2%
10	Lloyds Banking Group	St Andrews Insurance plc	-	709,286	488,932	68.9%	(39,022)	142,319	235,022	208.0%	23.9%	72.8%	31.7%	78.9%	71.4%	53.1%	73.8%	28.0%
		Lloyds TSB General Insurance Ltd	Api/--/--	651,101	628,090	96.5%	(2,182)	132,768	302,354	207.7%	35.8%	77.3%	36.2%	78.4%	71.2%	69.8%	78.6%	28.4%
		Esure Insurance Ltd	-	518,568	490,605	94.6%	(36,009)	(38,372)	169,870	288.8%	83.8%	105.6%	92.2%	117.5%	103.3%	90.0%	119.8%	74.2%
	Total			1,878,955	1,607,627	85.6%	(77,213)	236,715	707,246	227.3%	45.1%	82.9%	50.2%	89.4%	79.0%	70.7%	89.7%	42.2%
11	Allianz	Allianz Insurance plc	AA-/Stable/--	1,469,725	1,345,761	91.6%	(161,887)	27,185	535,359	251.4%	59.1%	98.0%	71.1%	110.0%	16.2%	108.0%	143.0%	106.4%
		Euler Hermes UK plc	AA-/Stable/--	142,848	91,889	64.3%	(6,545)	(31,328)	68,056	135.0%	95.9%	134.1%	106.5%	147.3%	0.0%	74.6%	114.8%	85.7%
		British Reserve Insurance Co Ltd	Api/--/--	23,212	6,553	28.2%	(1,213)	2,134	18,637	35.2%	32.3%	67.3%	50.8%	79.0%	0.0%	20.0%	100.4%	60.0%
		Euler Hermes Guarantee plc	AA-/Stable/--	15,895	6,101	38.4%	(974)	3,978	11,596	52.6%	67.7%	45.3%	79.8%	62.8%	0.0%	18.5%	102.2%	62.3%
	Total			1,651,680	1,450,304	87.8%	(170,619)	633,648	228.9%	61.2%	99.8%	73.1%	111.8%	13.7%	102.7%	140.8%	104.7%	
12	Everest RE	Everest Reinsurance (Bermuda) Ltd	-	1,640,534	1,554,844	94.8%	(111,981)	168,483	1,525,646	101.9%	69.0%	89.2%	77.8%	95.3%	13.6%	72.5%	180.1%	155.4%
	Total			1,640,534	1,554,844	94.8%	(111,981)	168,483	1,525,646	101.9%	69.0%	89.2%	77.8%	95.3%	13.6%	72.5%	180.1%	155.4%
13	QBE Insurance Group	QBE Insurance (Europe) Ltd	A+/Stable/--	941,292	747,255	79.4%	(65,463)	(129)	669,652	111.6%	65.1%	100.0%	80.6%	114.7%	14.5%	82.1%	243.7%	199.0%
	Total			941,430	747,395	79.4%	(64,200)	(1,247)	685,350	109.1%	65.3%	100.2%	80.6%	114.7%	14.5%	81.7%	248.5%	203.8%
14	XL Capital	XL Insurance Co Ltd	A/Negative/--	924,091	104,614	11.3%	(10,390)	(62,230)	565,797	18.5%	151.1%	189.6%	159.7%	201.1%	3.3%	37.6%	377.6%	337.8%
	Total			924,131	104,652	11.3%	(10,390)	(62,487)	567,356	18.4%	151.1%	189.8%	159.7%	201.1%	3.3%	37.5%	377.8%	338.0%
15	National Farmers Union Mutual	National Farmers Union Mutual Insurance Society Ltd	NR	864,762	809,347	93.6%	(152,657)	(66,206)	2,341,051	34.6%	89.5%	109.3%	108.7%	128.8%	96.1%	55.8%	229.3%	183.1%
		Avon Insurance plc	NR	44,372	25,775	58.1%	(822)	8,720	179,712	14.3%	11.3%	66.2%	14.5%	68.7%	0.0%	3.2%	20.0%	
	Total			909,134	835,122	91.9%	(153,479)	(57,486)	2,520,763	33.1%	87.0%	107.9%	105.7%	126.9%	89.3%	53.4%	222.9%	178.1%
16	Aspen Insurance Holdings	Aspen Insurance UK Ltd	A/Stable/--	846,371	423,655	50.1%	233,957	(104,846)	1,053,823	40.2%	89.9%	124.5%	33.5%	68.9%	15.3%	62.1%	327.6%	256.6%
	Total			846,371	423,655	50.1%	233,957	(104,846)	1,053,823	40.2%	89.9%	124.5%	33.5%	68.9%	15.3%	62.1%	327.6%	256.6%
17	Fortis NV	Fortis Insurance Ltd	BBBpi/--/--	759,553	728,628	95.9%	(47,692)	(5,237)	337,935	215.6%	76.1%	100.3%	82.8%	107.6%	0.1%	77.2%	126.8%	88.1%
	Total			759,553	728,628	95.9%	(47,692)	(5,237)	337,935	215.6%	76.1%	100.3%	82.8%	107.6%	0.1%	77.2%	126.8%	88.1%
18	Brit Insurance Holdings	Brit Insurance Ltd	NR	674,191	523,051	77.6%	(58,069)	2,260	479,031	109.2%	67.0%	98.6%	85.2%	116.4%	27.7%	80.2%	241.4%	195.9%
	Total			674,191	523,051	77.6%	(58,069)	2,260	479,031	109.2%	67.0%	98.6%	85.2%	116.4%	27.7%	80.2%	241.4%	195.9%
19	Liverpool Victoria Friendly Society	Liverpool Victoria Insurance Company Ltd	NR	410,774	397,776	96.8%	(106,566)	(31,460)	254,491	156.3%	67.8%	105.6%	95.5%	137.3%	0.0%	77.1%	137.7%	93.4%
		Highway Insurance Company Ltd	NR	236,116	197,916	83.8%	1,945	(52,685)	80,450	246.0%	99.1%	127.0%	97.6%	124.3%	79.7%	82.3%	148.0%	109.4%
	Total			646,890	595,692	92.1%	(104,621)	(84,145)	334,941	177.8%	78.1%	113.3%	96.3%	132.7%	19.2%	78.8%	141.1%	98.7%
20	Factory Mutual Insurance Co	FM Insurance Co Ltd	BBBpi/--/--	629,593	132,677	21.1%	(10,690)	(2,329)	283,682	46.8%	97.8%	106.1%	107.1%	115.5%	58.3%	39.4%	133.3%	95.1%
	Total			629,593	132,677	21.1%	(10,690)	(2,329)	283,682	46.8%	97.8%	106.1%	107.1%	115.5%	58.3%	39.4%	133.3%	95.1%
21	Groupama	Groupama Insurance Co Ltd	A/Negative/--	433,250	406,153	93.7%	(28,249)	(11,760)	133,111	305.1%	70.5%	102.0%	78.0%	110.5%	8.7%	85.5%	130.8%	93.2%
	Total			433,250	406,153	93.7%	(28,249)	(11,760)	133,111	305.1%	70.5%	102.0%	78.0%	110.5%	8.7%	85.5%	130.8%	93.2%
22	Genworth Financial Inc	Financial Insurance Co Ltd	A-/Stable/--	408,577	299,922	73.4%	(7,362)	11,564	205,061	146.3%	18.2%	106.5%	20.4%	99.7%	7.3%	48.7%	66.1%	22.6%
	Total			408,577	299,922	73.4%	(7,362)	11,564	205,061	146.3%	18.2%	106.5%	20.4%	99.7%	7.3%	48.7%	66.1%	22.6%

#	Parent	Company	Standard & Poor's financial strength rating at 15 October 2009	2008 figures: Gross written premium (£000s)	Net written premium (NWP) (£000s)	NWP/GWP	Prior-year loss reserve movement (£000s)	Underwriting profit (£000s)	Adjusted shareholders' funds (ASF) (£000s)	NWP / ASF	Reported loss ratio	Reported combined ratio	Accident year loss ratio	Accident year combined ratio	(Property + equities) / ASF	Technical reserves / liquid assets	Technical reserves / NWP	Loss reserves / NWP
23	Co-operative Insurance Society	CIS General Insurance Ltd	-	394,369	375,066	95.1%	(52,404)	(51,100)	333,608	112.4%	69.2%	113.8%	82.8%	126.4%	0.0%	79.8%	217.0%	174.0%
	Total			394,369	375,066	95.1%	(52,404)	(51,100)	333,608	112.4%	69.2%	113.8%	82.8%	126.4%	0.0%	79.8%	217.0%	174.0%
24	Liberty Mutual	Liberty Mutual Insurance Europe Ltd	A-/Stable/--	368,868	246,518	66.8%	(34,510)	37,537	430,803	57.2%	53.1%	84.8%	70.1%	103.3%	0.0%	63.6%	253.3%	208.4%
	Total			368,868	246,518	66.8%	(34,510)	37,537	430,803	57.2%	53.1%	84.8%	70.1%	103.3%	0.0%	63.6%	253.3%	208.4%
25	Onex Corp	London General Insurance Co Ltd	NR	341,589	207,747	60.8%	(9,480)	12,739	93,858	221.3%	28.4%	94.5%	33.4%	96.9%	20.9%	64.3%	96.3%	22.9%
	Total			341,589	207,747	60.8%	(9,480)	12,739	93,858	221.3%	28.4%	94.5%	33.4%	96.9%	20.9%	64.3%	96.3%	22.9%
26	Tokio Marine Holdings	Tokio Marine Europe Insurance Ltd	AA/Stable/--	225,883	108,813	48.2%	669	1,544	90,668	120.0%	60.1%	96.5%	59.4%	97.0%	0.0%	71.2%	168.6%	151.1%
	Total	Tokio Marine Global Ltd	AA/Stable/--	109,016	108,867	99.9%	(14,183)	6,915	108,150	100.7%	60.8%	93.6%	71.7%	102.9%	0.0%	92.3%	180.9%	118.9%
	Total			334,899	217,680	65.0%	(13,514)	8,459	198,818	109.5%	60.4%	95.1%	65.8%	100.1%	0.0%	80.8%	174.7%	135.0%
27	Simplyhealth Group	Simplyhealth Access	-	334,799	334,799	100.0%	(3,356)	(11,581)	92,318	362.7%	82.8%	103.3%	83.8%	104.4%	52.5%	45.1%	21.9%	10.7%
	Total			334,799	334,799	100.0%	(3,356)	(11,581)	92,318	362.7%	82.8%	103.3%	83.8%	104.4%	52.5%	45.1%	21.9%	10.7%
28	Hiscox Ltd	Hiscox Insurance Co Ltd	A/Stable/--	324,942	224,725	69.2%	(36,079)	42,600	159,854	140.6%	56.2%	81.0%	71.4%	96.3%	33.6%	74.0%	122.5%	95.8%
	Total			324,942	224,725	69.2%	(36,079)	42,600	159,854	140.6%	56.2%	81.0%	71.4%	96.3%	33.6%	74.0%	122.5%	95.8%
29	Allchurches Trust Ltd	Ecclesiastical Insurance Office plc	A-/Stable/--	302,490	198,544	65.6%	(34,957)	(1,945)	262,775	75.6%	64.1%	101.1%	78.4%	113.4%	68.1%	71.2%	199.2%	161.0%
	Total	Ansvar Insurance Co Ltd	BBBpi/--/--	22,391	12,596	56.3%	(2,780)	2,627	18,427	68.4%	38.9%	76.0%	62.2%	101.3%	1.5%	48.4%	151.9%	101.5%
	Total			324,881	211,140	65.0%	(37,737)	682	281,202	75.1%	62.7%	99.7%	77.5%	112.7%	63.7%	69.7%	196.3%	157.4%
30	Pool RE	Pool Reinsurance Co Ltd	-	320,793	225,319	70.2%	(196)	224,573	3,004,822	7.5%	(0.1%)	1.3%	0.0%	1.1%	11.9%	4.5%	63.6%	4.7%
	Total			324,116	228,007	70.3%	(196)	226,878	3,023,173	7.5%	(0.1%)	1.5%	0.0%	1.2%	12.5%	4.5%	63.2%	4.7%
31	The Travelers Companies Inc	Travelers Insurance Co Ltd	AA-/Positive/--	315,868	265,477	84.0%	(79,770)	59,164	503,150	52.8%	50.0%	77.6%	80.0%	107.5%	0.0%	62.8%	303.7%	261.2%
	Total			315,961	327,641	103.7%	50,323	(15,876)	621,610	52.7%	80.3%	104.8%	80.0%	107.5%	0.0%	70.4%	407.9%	373.4%
32	Legal & General Group	Legal & General Insurance Ltd	BBBpi/--/--	295,802	274,466	92.8%	(9,757)	23,208	94,203	291.4%	68.9%	108.8%	72.4%	111.9%	0.0%	77.4%	72.5%	44.2%
	Total			299,771	278,435	92.9%	(9,408)	(26,388)	1,988,003	14.0%	68.7%	109.8%	72.1%	111.0%	65.5%	12.6%	72.9%	44.2%
33	Standard Life plc	Standard Life Healthcare Ltd	-	273,698	273,430	99.9%	(3,780)	6,168	63,174	432.8%	71.0%	97.7%	72.3%	98.9%	0.0%	112.4%	51.2%	10.0%
	Total			273,698	273,430	99.9%	(3,780)	6,168	63,174	432.8%	71.0%	97.7%	72.3%	98.9%	0.0%	112.4%	51.2%	10.0%
34	Arch Capital Group	Arch Insurance Company (Europe) Ltd	A/Positive/--	265,098	22,180	8.4%	(553)	(8,989)	49,474	44.8%	85.8%	140.5%	100.6%	108.4%	0.0%	42.7%	195.9%	264.4%
	Total			265,098	22,180	8.4%	(553)	(8,989)	49,474	44.8%	85.8%	140.5%	100.6%	108.4%	0.0%	42.7%	195.9%	264.4%
35	Catlin Insurance	Catlin Insurance Company (UK) Ltd	A-/Positive/--	262,978	124,029	47.2%	15,414	2,850	125,991	98.4%	66.7%	97.7%	59.3%	88.4%	71.2%	63.9%	134.4%	107.6%
	Total			262,978	124,029	47.2%	15,414	2,850	125,991	98.4%	66.7%	97.7%	59.3%	88.4%	71.2%	63.9%	134.4%	107.6%
36	Lancashire Holdings	Lancashire Insurance Company (UK) Ltd	-	262,190	42,205	16.1%	925	(10,151)	125,092	33.7%	81.3%	118.3%	78.1%	131.6%	11.6%	18.3%	68.7%	59.3%
	Total			262,190	42,205	16.1%	925	(10,151)	125,092	33.7%	81.3%	118.3%	78.1%	131.6%	11.6%	18.3%	68.7%	59.3%
37	FIM Holdings	Provident Insurance plc	BB+/Stable/--	188,195	176,862	94.0%	(14,897)	(8,649)	67,205	263.2%	83.6%	103.7%	93.2%	115.8%	3.4%	83.4%	156.4%	106.7%
	Total	Motors Insurance Co Ltd	-	62,391	62,003	99.4%	(6,610)	8,854	45,218	137.1%	44.4%	104.6%	54.1%	98.3%	0.0%	48.7%	84.7%	11.5%
	Total			250,586	238,865	95.3%	(21,507)	205	112,423	212.5%	70.0%	100.5%	79.9%	109.9%	2.1%	74.9%	137.8%	82.0%
38	MMA IARD	MMA Insurance plc	A/Stable/--	250,502	241,046	96.2%	(8,277)	(15,779)	93,829	256.9%	74.6%	105.4%	78.3%	112.0%	56.4%	88.0%	122.2%	82.1%
	Total			250,502	241,046	96.2%	(8,277)	(15,779)	93,829	256.9%	74.6%	105.4%	78.3%	112.0%	56.4%	88.0%	122.2%	82.1%
39	HDI Haftpflichtverband	International Insurance Co of Hannover Ltd	AA-/Negative/--	248,612	46,757	18.8%	28,568	(26,697)	135,458	34.5%	145.5%	157.1%	113.8%	98.0%	0.2%	60.9%	381.3%	372.8%
	Total			248,612	46,757	18.8%	28,568	(26,697)	135,458	34.5%	145.5%	157.1%	113.8%	98.0%	0.2%	60.9%	381.3%	372.8%
40	SCOR SE	SCOR UK Co Ltd	A/Stable/--	135,252	66,380	49.1%	(4,554)	(12,943)	64,340	103.2%	98.9%	119.5%	106.9%	126.8%	106.7%	88.0%	341.0%	288.1%
	Total	SCOR Insurance (UK) Ltd	A/Stable/--	79,600	15,489	19.5%	2,927	(2,584)	62,531	24.8%	123.4%	116.7%	103.9%	113.4%	13.7%	65.4%	667.9%	629.0%
	Total			214,852	81,869	38.1%	(1,627)	(15,527)	126,871	64.5%	103.5%	119.0%	106.3%	124.3%	60.9%	79.4%	402.8%	352.6%
41	Berkshire Hathaway Inc	Berkshire Hathaway International Insurance Ltd	AAA/Negative/--	79,409	17,256	21.7%	3,698	(4,200)	53,279	32.4%	99.1%	119.4%	77.9%	97.7%	6.5%	61.3%	518.8%	415.4%
	Total	General Reinsurance UK Ltd	AAA/Negative/--	66,023	64,311	97.4%	(31,040)	34,953	304,709	21.1%	16.1%	40.6%	70.5%	97.6%	0.0%	73.5%	667.0%	639.4%
	Total	Faraday Reinsurance Co Ltd	AAA/Negative/--	62,736	61,236	97.6%	(22,032)	4,034	202,080	30.3%	65.2%	93.4%	102.7%	127.0%	0.0%	68.2%	686.0%	662.1%
	Total			208,231	142,814	68.6%	(48,019)	33,469	577,822	24.7%	49.1%	74.6%	85.7%	110.7%	0.8%	70.7%	703.0%	667.9%
42	HSBC Holdings	HSBC Insurance UK Ltd	-	206,508	192,821	93.4%	5,651	(40,684)	77,663	248.3%	101.3%	121.7%	97.0%	118.0%	0.0%	86.8%	151.9%	101.8%
	Total			206,508	192,821	93.4%	5,651	(40,684)	77,663	248.3%	101.3%	121.7%	97.0%	118.0%	0.0%	86.8%	151.9%	101.8%
43	Markel Corp	Markel International Insurance Co Ltd	-	185,616	159,333	85.8%	(10,642)	9,610	182,634	87.2%	57.5%	94.0%	71.7%	105.1%	56.5%	77.5%	328.8%	303.2%
	Total			185,616	159,333	85.8%	(10,642)	9,610	182,634	87.2%	57.5%	94.0%	71.7%	105.1%	56.5%	77.5%	328.8%	303.2%
44	Loews Corp	CNA Insurance Co Ltd	A-/Stable/--	169,333	140,887	83.2%	(30,710)	5,304	229,067	61.5%	65.4%	96.1%	90.9%	122.2%	1.8%	69.2%	282.5%	248.5%
	Total			169,333	140,887	83.2%	(30,710)	5,304	229,067	61.5%	65.4%	96.1%	90.9%	122.2%	1.8%	69.2%	282.5%	248.5%
45	Domestic & General Group	Domestic & General Insurance plc	NR	167,798	167,522	99.8%	(2,161)	18,816	65,252	256.7%	46.9%	80.9%	48.4%	88.3%	79.9%	83.3%	89.3%	4.7%
	Total			167,798	167,522	99.8%	(2,161)	18,816	65,252	256.7%	46.9%	80.9%	48.4%	88.3%	79.9%	83.3%	89.3%	4.7%
46	HCC Ins Holdings Inc	HCC International Insurance Company	AA/Stable/--	126,589	99,806	78.8%	(6,848)	4,300	138,230	72.2%	51.6%	87.7%	60.8%	98.5%	13.9%	64.4%	141.2%	85.7%
	Total	Houston Casualty Company (UK branch)	-	40,916	22,613	55.3%	(44,558)	17,161	128,148	17.6%	(99.2%)	(53.2%)	85.8%	122.2%	0.2%	49.9%	599.7%	531.5%
	Total			167,505	122,419	73.1%	(51,406)	21,461	266,378	46.0%	20.3%	58.3%	65.7%	103.2%	7.3%	56.4%	225.9%	168.1%
47	Aioi Ins Co	Aioi Motor & General Insurance Company of Europe	A+/Positive/--	136,296	102,175	75.0%	(3,452)	(18,205)	50,603	201.9%	80.1%	117.2%	84.1%	125.7%	74.4%	74.1%	77.3%	55.5%
	Total			136,296	102,175	75.0%	(3,452)	(18,205)	50,603	201.9%	80.1%	117.2%	84.1%	125.7%	74.4%	74.1%	77.3%	55.5%
48	Mitsui Sumitomo	Mitsui Sumitomo Insurance Co (Europe)	AA/Negative/--	114,344	41,260	36.1%	(1,810)	(23,772)	42,448	97.2%	91.0%	157.6%	114.9%	194.2%	0.0%	56.7%	146.3%	126.0%
	Total			114,344	41,260	36.1%	(1,810)	(23,772)	42,448	97.2%	91.0%	157.6%	114.9%	194.2%	0.0%	56.7%	146.3%	126.0%
49	BNP Paribas	Pinnacle Insurance	A-/Negative/--	108,645	102,658	94.5%	716	(21,617)	132,998	77.2%	23.1%	209.0%	22.8%	109.2%</				